

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
DALLAS DIVISION**

**IN RE:**  
**MELINDA D HENDERSON (SSN: XXX-XX-9988)**  
**Debtor**

**Case No: 16-30622-SGJ-13**  
**Hearing Date: 9/20/2018**

**Trustee's Modification of Plan after Confirmation**

Date: 08/13/2018

**To the Honorable Bankruptcy Judge:**

Pursuant to 11 U.S.C. Section 1329, the Trustee request the following Modification of Debtor's Confirmed Plan herein:

**Trustee's History of Case**

Date Filed:	February 11, 2016	Total Payments Received to Date:	\$33,571.84
Date of 341:	March 31, 2016	Total Payments to be Current:	\$33,678.00
Date Confirmed:	May 20, 2016	Total Amount Delinquent:	\$106.16
		To Be Current Calculated Through:	July 12, 2018

**Modification of Debtor Payments to Trustee**

- Change months from 60 months to 49 months; and/or
- Change monthly payment amount from \$1,141.00 per month to \$569.00 x 1; \$1,141.00 x 1; \$2,600.00 x 17; and/or
- The above change(s) will result in a new "BASE AMOUNT" of \$79,481.84 (total due to Trustee under Plan, if all payments timely made). AND
- Payments to the Trustee in the amount of \$569.00 will resume on or before 08/12/2018.

**Modification of Trustee Payments to Creditors**

- The estimated percentage to allowed unsecured claims will be changed from approximately 0.00% to approximately 100.00%.

**Reason for Modification**

This modification is requested for the following reason(s):

- Debtor has sufficient income based on tax returns to pay an increased amount to creditors.

**Conditions**

This modification will be approved with the following condition(s):

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**MELINDA D HENDERSON**

- Must remain 100% Plan.

**Trustee's Modification of Plan after Confirmation**

Notice is hereby given that pursuant to 11 U.S.C. Section 1329, the attached Trustee's Modification of Plan After Confirmation dated 8/13/2018, will be approved by the Court without hearing, as the Trustee's Modified Chapter 13 Plan unless a party in interest files a written "Objection to Modification" WITHIN TWENTY FOUR (24) DAYS OF SERVICE (MAILING) HEREOF, provided the Modified plan is recommended by the Standing Chapter 13 Trustee and the Debtor has made any subsequent payments under the Modified Plan.

TO BE CONSIDERED, AN "OBJECTION TO MODIFICATION" MUST BE MADE IN WRITING, FILED WITH THE COURT, AND A COPY SERVED ON THE FOLLOWING PARTIES NO LATER THAN 24 DAYS AFTER SERVICE OF THIS MODIFICATION.

Debtor: MELINDA D HENDERSON, 1147 MONTERREY TRAIL, MESQUITE, TX 75149  
Attorney: FEARS NACHAWATI PLLC, 4925 GREENVILLE AVE, SUITE 715, DALLAS, TX 75206  
Court: CLERK'S OFFICE, US BANKRUPTCY COURT, 1100 COMMERCE ST., 12TH FLOOR, DALLAS, TEXAS, 75202  
Trustee: TRUSTEE'S OFFICE, 125 E. JOHN CARPENTER FREEWAY, SUITE #1100, IRVING, TEXAS 75062

**Notice of Court Hearing and Trustee's Pre-Hearing Conference**

On **9/20/2018**, which is at least twenty four (24) days from the date of service hereon, a Pre-Hearing Conference with the Standing Chapter 13 Trustee, on the attached " Trustee's Modification of Plan after Confirmation" will be at 8:30 o'clock a.m. at:

105 Decker Court, Suite 120, 1st Floor, Irving, TX 75062

Any objections to the proposed Modification not resolved or defaulted at the Trustee's Pre-Hearing Conference will be heard by the Court at **2:00 PM** on **September 20, 2018** at:

1100 Commerce Street, Fourteenth Floor, Dallas, Texas

YOU DO NOT HAVE TO ATTEND THE TRUSTEE'S PRE-HEARING CONFERENCE OR COURT HEARING UNLESS YOU OBJECT TO THE MODIFICATION.

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**MELINDA D HENDERSON**

**Certificate of Service**

I hereby certify that a true copy of the foregoing "Notice of Hearing on Trustee's Modification of Plan After Confirmation" and "Notice of Court Hearing and Trustee's Pre-Hearing Conference" thereon with a copy of the "Trustee's Modification of Plan After Confirmation" attached has been served by me on or before 8/27/2018, on the parties named below by United States First Class Mail or via electronic mail.

Debtor: Melinda D Henderson, 1147 Monterrey Trail, Mesquite, Tx 75149  
Attorney: Fears Nachawati PLLC, 4925 Greenville Ave, Suite 715, Dallas, Tx 75206\*\*  
Creditor(s): Accelerated Financial, 39 Monette Pkwy, Smithfield, Va 23430  
Ace Cash Express, Williamson & Brown LLC, 4691 Clifton Pkwy, Hamburg, Ny 14075  
Ad Astra Recovery, 8918 W 21st St N, Ste 200 Mail Box 303, Wichita, Ks 67205  
Americredit Financial Services Inc, DBA GM Financial, Po Box 183853, Arlington, Tx 76096\*\*  
Attorney General Of Texas, OAG CSD Mail Code 38, Po Box 12017, Austin, Tx 78711-2017\*\*  
Buckley Madole PC, Po Box 9013, Addison, Tx 75001  
Cash Factory USA, 6965 S Rainbow Blvd Ste 130, Las Vegas, Nv 89118  
Comptroller Of Public Accounts, Revenue Accounting Div- Bankruptcy, Po Box 13528, Austin, Tx 78711  
County Of Dallas, Co Linebarger Goggan Blair Et Al, 2777 N Stemmons Fwy Ste 1000, Dallas, Tx 75207\*\*  
Genesis Financial Services, 3175 Commercial Ave Ste 201, Northbrook, Il 60062  
Internal Revenue Service, Po Box 7317, Philadelphia, Pa 19101-7317\*\*  
Internal Revenue Service, Po Box 7346, Philadelphia, Pa 19101-7346\*\*  
Justice Finance Company, Po Box 3970, Dallas, Tx 75208  
Lvnv Funding LLC, Resurgent Capital Services, Po Box 10587, Greenville, Sc 29603  
Portfolio Recovery Associates, By Pra Receivables Management, Po Box 12914, Norfolk, Va 23541\*\*  
Portfolio Recovery Associates, By Pra Receivables Management, Po Box 41067, Norfolk, Va 23541\*\*  
Reviver Financial LLC, Po Box 3023, Hutchinson, Ks 67504  
Skopos Financial LLC, 500 East John Carpenter No 300, Irving, Tx 75062  
Skopos Financial LLC, Po Box 1640, Coppell, Tx 75019\*\*  
Sn Servicing Corp, 323 5th Street, Eureka, Ca 95501  
Texas Alcoholic Beverage Comm, Licenses And Permits Division, Po Box 13127, Austin, Tx 78711-3127\*\*  
Us Bank Trust NA, Sn Servicing Corporation, Po Box 660820, Dallas, Tx 75266  
Us Bank Trust National Assoc As Trustee Of The Sci, Co Sn Servicing Corporation, 323 5th Street, Eureka, Ca 95501  
Wells Fargo Bank, Default Document Processing, N9286-01Y, 1000 Blue Gentian Rd, Eagan, Mn 55121  
World Finance Corporation, World Acceptance Corporation, Po Box 6429, Bankruptcy Process, Greenville, Sc 29606\*\*

\*\*Indicates party has elected to receive all notifications via electronic service and was not served a copy via United States First Class Mail.

Respectfully Submitted,  
THOMAS D. POWERS, CHAPTER 13 TRUSTEE

By: /s/ Thomas D. Powers  
Thomas D. Powers  
State Bar No. 16218700  
105 Decker Ct  
Suite 1150 11th Floor  
Irving, TX 75062  
(214) 855-9200